

109.0007

PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Arehart, Kurt L.

Serial No.: 09/748,934

Filed: December 27, 2000

For: SYSTEMS AND METHODS FOR OPTIMIZING USE OF MORTGAGE  
INSURANCE BASED UPON PROJECTIONS OF FUTURE HOME EQUITY

Group: 3628

Examiner: Clement B. Graham

Durham, North Carolina

Commissioner for Patents  
Washington, DC 20231

## CERTIFICATION OF FACSIMILE TRANSMISSION

Sir:

I hereby certify that the following papers are being facsimile transmitted to the Patent and Trademark Office on the date shown below:

1. Request for Reconsideration and Interview Summary  
(4 pages)

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Durham, North Carolina  
March 14, 2003Commissioner for Patents  
Washington, DC 20231Request for Reconsideration and Interview Summary

Sir:

Please reconsider the grounds for rejection of claims 1-24.

Remarks

The present request responds to the Official Action dated December 31, 2002. The Official Action rejected claims 1-24 under 35 U.S.C. 103(a) based on Ryan U.S. Patent No. 5,673,402 (Ryan). This ground of rejection was addressed at length in Applicant's response dated September 27, 2002. That response is incorporated by reference herein. As discussed in